Certificate Number: 12433-PAE-DE-037238607

Bankruptcy Case Number: 18-11000



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 7, 2023, at 8:03 o'clock AM EST, Steven D. Ford completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 7, 2023 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor